creating a customer preference based at least in part on the customer purchase information;

forming an offer for a customer based on at least one of the customer preference and the customer purchase information.

60. The method of claim 59, further comprising the step of extending the formed offer electronically through at least one of e-mail contact and a web page.

61. The method of claim 59, further comprising the step of extending the formed offer through a medium comprising at least one of telephone calls and direct mail.

62. The method of claim 59, wherein the predetermined organizational structure comprises a plurality of categories, each category comprising a plurality of sub-categories arranged in a hierarchy.

63. The method of claim 62, further comprising the step of placing the customer purchase information into at least one of the plurality of categories and plurality of sub-categories using the processor.

64. The method of claim 59, wherein the step of forming an offer comprises forming an offer for goods and services.

65. The method of claim 59, wherein the purchase information comprises at least an amount of purchase, a location of purchase, a merchant name, and a merchant category code.

66. The method of claim 59, wherein the customer purchase information comprises merchant text strings including a purchase amount and the step of creating a customer preference comprises reviewing merchant text strings.

67. The method of claim 59, further comprising the step of generating a customer score based on customer accounts prior to creating the customer preference.

68. The method of claim 59, further comprising updating the organizational structure when customer purchase information reaches a threshold level.

69. The method of claim 68, further comprising setting the threshold level to reflect at least one of a date range and a dollar range.

70. The method of claim 59, wherein the step of forming an offer comprises matching selected words or characters with words or characters contained within the customer purchase information.

71.   The method of claim 59, wherein the customer purchase information comprises at least one of previous credit card transactions, customer profiles, customer applications, debit card purchases, and check purchases.

72.   The method of claim 59, wherein the customer purchase information comprises stored value purchase information.

73.   A system for storing and manipulating customer purchase information received from a plurality of sources, the system comprising:

means for receiving the customer purchase information, wherein the customer purchase information includes text strings;

means for organizing the customer purchase information within a predetermined organizational structure;

means for forming an offer for a customer based on a character search or word search of the text strings in the customer purchase information.

74.   The system of claim 73, further transmission means for extending the formed offer electronically through at least one of e-mail contact and a web page.

75.   The system of claim 73, further comprising transmission means for extending the formed offer through a medium comprising at least one of telephone calls and direct mail.

76.   The system of claim 73, wherein the predetermined organizational structure

comprises a plurality of categories, each category comprising a plurality of sub-categories

arranged in a hierarchy.

77.   The system of claim 73, further comprising processing means for placing the

customer purchase information into at least one of the plurality of categories and plurality of sub-

categories.

78.   The system of claim 73, means for forming an offer comprise means for forming

an offer for goods and services.

79.   The system of claim 73, wherein the purchase information comprises at least an

amount of purchase, a location of purchase, a merchant name, and a merchant category code.

80.   The system of claim 73, wherein the customer purchase information comprises

merchant text strings including a purchase amount and the means for creating a customer

preference comprises searching means for reviewing merchant text strings.

81.   The system of claim 73, further comprising score generating means for generating

a customer score based on customer accounts prior to creating the customer preference.

82.   The system of claim 73, further comprising updating means for updating the organizational structure when customer purchase information reaches a threshold level.

83.   The system of claim 82, further comprising means for setting the threshold level to reflect at least one of a date range and a dollar range.

84.   The system of claim 73, wherein the means for forming an offer comprises matching means for matching selected words or characters with words or characters contained within the customer purchase information.

85.   The system of claim 73, wherein the customer purchase information comprises at least one of previous credit card transactions, customer profiles, customer applications, debit card purchases, and check purchases.

86.   The system of claim 73. wherein the customer purchase information comprises stored value information.

87.   A method for storing and manipulating customer purchase information received from a plurality of sources, the method comprising the steps of:

creating classified offers;

sorting multiple types of received customer information according to transaction type;

storing the sorted customer information in a preference database;

combining sorted customer information relevant to each customer;

storing the combined customer information in a customer account database;

matching the combined customer information with classified offers to form a match table for ranking classified offers with respect to each account.

88.   The method of claim 87, further comprising the step of accessing a link file having operator instructions for accessing information in a selected database including at least one of the preference database and the customer account database.

89.   The method of claim 88, wherein the operator instructions comprise character instruction information to indicate a number of characters to access in the selected database.

90.   The method of claim 88, wherein the operator instructions include word matching instructions for searching for a specific word in a text string in the selected database.

91.   The method of claim 88, wherein the operator instruction include instructions for searching an entire column for matching one or more words in the selected database.

92.   The method of claim 88, wherein the operator instructions include skipping at least a first word and matching two subsequent words in the selected database.

93.   The method of claim 88, wherein the operator instructions comprise searching for a word representative of a geographic location in the selected database.

94.   The method of claim 88, wherein the operator instructions comprise duration of processing instructions.

95.   The method of claim 87, wherein the customer information comprises at least one of previous credit card transactions, customer profiles, customer applications, debit card purchases, and check purchases.

96.   The method of claim 87, wherein the customer information comprises stored value information.

97.   A system for storing and manipulating customer purchase information received from a plurality of sources, the system comprising:

a classification tool for creating classified offers;

a preference engine comprising a plurality of processors for receiving and sorting multiple types of customer information based on transaction type;

a preference database for receiving and storing sorted customer information from the preference engine;

a combiner for combining sorted customer information and storing the information for each customer in a customer account database;

a match engine for combining the relevant customer information in the account database with classified offers from the classification tool in order to form a match table for ranking classified offers with respect to each customer account.

98.   The system of claim 97, further comprising a link file having operator instructions for accessing information in a selected database including at least one of the preference database and the customer account database.

99.   The system of claim 98, wherein the operator instructions comprise character instruction information to indicate a number of characters to access in the selected database.

100.   The system of claim 98, wherein the operator instructions include word matching instructions for searching for a specific word in a text string in the selected database.

101.   The system of claim 98, wherein the operator instruction include instructions for

searching an entire column for matching one or more words in the selected database.

102.   The method of claim 98, wherein the operator instructions include skipping at

least a first word and matching two subsequent words in the selected database.

103.   The method of claim 98, wherein the operator instructions comprise searching for

a word representative of a geographic location in the selected database.

104.   The method of claim 98, wherein the operator instructions comprise duration of

processing instructions.

105.   The method of claim 97, wherein the customer information comprises at least one

of previous credit card transactions, customer profiles, customer applications, debit card

purchases, and check purchases.

106.   The method of claim 97, wherein the customer information comprises stored

value information--